

Effectiveness Of Micro-Credit In Poverty Alleviation In South Jakarta, Indonesia

¹Sahat Parulian, ²Djumilah Hadiwijoyo , ³Armanu , ⁵Solimun.

^{1,2,3,4} Management Sciences Doctoral Program, Post Graduate
Faculty of Economics and Business Universitas of Brawijaya,

ABSTRACT : *Poverty is a complex issue because it involves a variety of aspects such as the fulfillment of the right to food, health, education, employment, and so on. The Government had been many issued in the framework of poverty alleviation programs, but the implementation of such programs, especially in South Jakarta is not maximized, proven by Central Statistics Agency South Jakarta totaled 9,608 poor people poor households. This phenomenon became the background of this research. The purpose of this study is to develop a concept for reducing poverty with microcredit. Particularly poor effort in utilizing micro-credit assistance. The method used in this study is using a qualitative approach, with a knife phenomenological analysis. Phenomenology is used to gain experience of the poor as it navigates life. The results showed that the effectiveness of poverty reduction with the help of micro-credit is determined by two factors: factors driving and inhibiting factors. The driving factor is composed of market-oriented marketing management, customer orientation; especially entrepreneurial business development, creativity and honesty, perseverance and tenacity; responsibility to maintain the trust; commitments that have access to credit, strong determination; discipline that prioritizes timeliness accompanied by an increase spiritual to draw closer to God. While the inhibiting factors that emergencies caused by natural disasters, non-fulfillment of basic needs, especially the problem of consumption; low competitiveness due to the identification of products and market competition*

KEYWORD: *Microcredit, Poverty Alleviation*

I. INTRODUCTION

The World Bank estimates that the potential market for micro credit in the world today no less than 100 million customers (Navajas et al, 2000) [1]. Microfinance institutions as did Yunus of Bangladesh has succeeded in so many adopted by government agencies and non-governmental organizations around the world to alleviate poverty (Hossain, 2002).[2] The study of micro-credit has been done several previous investigators and micro credit is an important activity in alleviating poverty (Ahmad, 2002 [3] ; Brau and Woller, 2004 [4]; Lashley, 2004 [5]; Chowdhury, Ghosh and Wright, 2005) [6]. Microcredit always foster creativity and is widely recognized as soft loans for the poor in starting a small business activities (Hossain, 2002[6];. Green, et al. (2006)[7].

Microfinance programs that have been successful is in the ACCION USA, SA and BRAC in Bangladesh and BRI in Indonesia has been increasing interest in utilizing microfinance community (Navajas et al, 2000)[8]. Muhammad Yunus of Bangladesh founded the Grameen Bank in 1983, has been followed by microfinance institutions by nearly 70 countries around the world, so that the year 2005 has been named the International Year of Microcredit by the United Nations (Mallick, 2002)[9]. If the public has had access to financial services and able to make use of it will increase incomes, build assets, to survive from day to day towards a better future (Brau and Woller, 2004)[10]. Many countries, particularly developing countries have run the activities of microfinance institutions, but in practice still has not succeeded in reducing poverty, it is to succeed in pengentasannya, microfinance must become an integral part of the financial sector (Lashley, 2004)[11]

Microcredit is not suitable given for poor people who are hungry, because they do not have the income to repay the loan, thus requiring other forms of assistance before they can avail the loan. If people are hungry then got help credit then most likely the aid is used for the purposes of consumption. Therefore, subsistence program by expanding employment and training is a more appropriate tool for poverty reduction (Chowdhury, Ghosh and Wright, 2005)[12]. One of the many areas where the government has disbursed funds for the poor are the Jakarta area, the local government had engaged in micro-credit assistance program for poverty alleviation among the micro kredit program, but the implementation is still not facilitate poor communities in Jakarta (Jakarta Province Office Planing and Program, 2010)[13]. The scope of this research is directed at poor people who domicile in South Jakarta.

The reason South Jakarta became the object of research by considering that in 2011 the number of poor South Jakarta reached 363.42 thousand people, an increase of 51.24 thousand (3.48 percent) over the previous year which reached 312.18 thousand people (Jakarta Central Statistical Office, 2011)[14]. Poverty in Jakarta is the phenomenon of urban poverty, in which the poor tend to be concentrated in areas slum, riverbanks and coastal areas. The poor are generally residing in these areas is relatively easy because of its area to be occupied. Armed with the asset or money and even second-hand goods, easily build a rudimentary house in these areas (Suparlan, 2005)[15]. Simply specific urban poor sample taken from the Regional District of Tebet, South Jakarta because this region most poor communities as Data presented in Table 1.1 below:

Table 1.1 Household data targets in 2010
Updating of household collection target in 2010

Area	Subdistrict	near-poor	Poor	very Poor	Number	%
South Jakarta	Jagakarsa	582	161	80	823	9,27
	Pasar minggu	659	360	273	1.292	14,5
	Cilandak	167	95	82	344	3,87
	Pesanggrahan	274	155	135	564	6,35
	Kebayoran lama	357	239	274	870	9,80
	Kebayoran baru	184	157	140	481	5,41
	Mampang prapatan	512	388	278	1.178	13,27
	Pancoran	127	90	91	308	3,47
	Tebet	1.473	644	386	2.503	28,0
Setia budi	300	135	79	514	5,79	
TOTAL		4.635	2.424	1.818	8.877	100

Resource : BPS, 2011

Based on Table 1.1. Tebet sub district has a population of as many as 2,503 poor with details of nearly poor 1,473, 644 poor, and very poor 386. Of the 10 districts in the south Jakarta, 28 percent of poverty are in Tebet sub district. In the form of micro credit loan is one that can deal with poverty. Job creation program is more suitable for the poor. While most other communities as poor but have economic activity (economically active working poor) or low-income (lower income), they have an income, though not much. It is necessary to approach a micro loan program is right for each of these poor people (Rudjito, 2003)[16]. In South Jakarta little research on the use of credit assistance to the poor. To that end, researchers conducted a literature review of studies support the effectiveness of the credit program for poverty reduction. The study of micro-credit to the poor have been carried out including Joy Remenyi & Benjamin Quinones, (2000)[17], Yunus (2006)[18]; Woller et al (2001)[19]. The results of the research that capital for the poor is very diverse. There are shows that micro-credit to the poor is very important and has been successful in reducing poverty. Poor people who work previously awarded to entrepreneurship capital is then given guidance on how good entrepreneurship, by prioritizing health for the customers by not using dirty food packaging so that the food quality assured health. In addition, they provide motivation so resilient in the implementation and on going monitoring (Kabeer, 2001; [20]; Lashley, 2004[21]; Chowdhury, Ghosh and Wright, 2005)[22]. On the other hand Zeller (2001)[23] stated that the bank credit is not successful in alleviating poverty because poor people in general do not understand about entrepreneurs that ultimately they use the money from the bank for consumption. The purpose of this study is: (1) to understand the efforts of the poor in utilizing micro-credit assistance and (2) to build a model of micro-credit strategies that are effective in addressing poverty in South Jakarta.

II. LITERATURE

Microcredit : According to the definition used in the Microcredit Summit (1997), is a micro-credit lending programs for small amounts to the poor to finance productive activities work themselves in order to generate income, allowing them to care for themselves and their families. While Bank Indonesia defines microcredit as loans to productive businesses, both individuals and groups that have the most sales revenue of Rp 100 million per year (Ashari, 2006)[24]. Microcredit is a program providing small amounts of credit to the poorest citizens to finance the project he's working on his own to generate income that enables them to care about themselves and their families (Woller et al., 2001)[25]. Some trends in micro-credit programs are: 1) more aimed at women, 2) loans disbursed on individual as a member of a group, 3) the repayment depends on the precision and discipline groups (Kabeer, 2001)[26]. Governmental Organization (NGO) see microcredit as the main supporter of the poor (Rajivan, 2001)[27]; Hunt et al., 2001)[28]. For example, of the Grameen Bank (Village Bank in Bangladesh) found that the villages around the Grameen bank, the absolute poverty level 75% lower than the villages are not the target of Grameen Bank (Bhatt, 2001)[29].

The concept of Human Resource Management : Mathis and Jackson (2006)[30] states that, "Human Resource Management is a formal system designs within an organization to ensure the use of human talent effectively and efficiently in order to achieve organizational goals". According Cushway (2002)[31], "Human Resource Management (HRM) is part of the organization in achieving its goals". Having determined the general direction and strategy, then the next step is to formulate goals and develop a more firm in the form of work plans. Christy and Dassie (2000)[32] stated that small business is critical to the nation's economy. Human resources is referred to as the engine of economic growth and centers. The low productivity of small businesses has been more due to the lack of human resources in the fields of management, marketing and weak, and the low quality of entrepreneurial small businesses (Simamora, 2011)[33].

III. METHODS

Research Design Phenomenology : A phenomenological qualitative research design was chosen to understand the experiences of the poor to increase income / welfare people poor. Qualitative research is research that is rich in description of people, places, and communication / conversation that is not easily done using statistical data (Bogdan & Biklen, 2003)[34]. The purpose of the research design of phenomenology is to describe what is experienced by each of the poor in the utilization / management of micro-credit provided by the local government. A phenomenological study focuses on integrity by analyzing the phenomenon from all sides and perspectives with the aim of articulating the essence of the experience of the informants (Moustakas, 1994)[35], so as to know the essence is then conducted a phenomenological study Creswell (2007)[36].

Data Analysis Techniques : This study uses an inductive approach to analyze the data in order to facilitate the emergence of themes related to the experience of the informants in the utilization and management of micro-credit. Analysis of the data refers to the recommendation Creswell (2007)[37] regarding the phenomenological data analysis which consists of four general steps as follows:

- (a) Analyze the data to critical statements
- (b) Formulate the meaning of the statements and grouping them into themes
- (c) Make a complete description of the theme
- (d) Reduce This Description Into A Narrative Description '

Each interview was transcribed after the interview is completed and needs to be read several times by researchers and checked for accuracy. Immediacy in doing the transcription of the interview is necessary because the information is still fresh in the minds of researchers. Repeated readings of the interview as a whole. Analysis of the data began with the researchers isolated statements in the transcription of how the informants experience in using / managing micro credit to the poor in South Jakarta. These questions verbatim quote from each informant and circled the transcription documents and then inserted into a table in Microsoft Word. As statements are identified, horizontal mapping (Burkholder, 2009)[38] was used to create a list of non-repetitive (not repeated), the statements to eliminate redundancies or repetition in the responses of informants. Based on these different statements, formulated meanings then extracted by explaining the underlying theme quote word for word the informant.

IV. RESULTS

Overview of the Poor in South Jakarta

Special Capital Region of Jakarta is the capital of the State of Indonesia which has a population in 2012 of 9:15 million people that Jakarta is one of the most populous cities in the world. With a very high population density, Jakarta experienced many population problems, one of which is poverty increasing number. One of the causes of poverty is the lack of jobs available. According to central statistical office data In 2012 the total labor force of 4.77 million people, and not the labor force of 2.18 million people, but the number of jobs available is not balanced by the number of the existing workforce. In order to tackle the problem of poverty is necessary to handling seriously. Along with the dynamics of government must change the paradigm of community development through participation patterns of development, which puts the government as a facilitator and community development as the subject or actor. As is known, there are several definitions of poverty. One of them is the definition of poverty according to the central statistical office that poverty is seen as the economic inability to meet the basic needs of food and non-food (measured in terms of expenditure). As a gauge in determining poor households, 14 indicator determinant central statistical office establishes poor households as follows:

Table 4.1. Criteria for Poor Households

No.	Indicator	Criteria for Poor Households
1.	Floor area of residential buildings	Less than 8m ² per person
2.	Type floors of residential buildings	Land / bamboo / wooden cheap
3.	Type the walls of residential buildings	Bamboo / thatch / low-quality wood

4.	Toilet facilities large	Shared / common / not have
5.	The main source of household lighting	non-electric
6.	Source of drinking water	Wells / springs are not protected / river
7.	Fuel for daily cooking	Only Once In A Week
8.	Frequency buy meat / chicken / milk	Twice a month.
9.	Purchasing new clothes in a year	just buy 1 pair in a year
10.	Frequency of eating in a day	two meals a day
11.	The ability to pay for treatment	Unable to pay for treatment.
12.	The main job of household head	Labor, with income of less than 600.000 rupiah, - per month / family.
13.	highest Education	Schools do not / did not finish primary / only SD
14.	Ownership of assets / savings	No savings

Resource : Central statistical office 2014

Based on 14 indicators that define central statistical office poverty levels are classified into 3 categories, namely the near-poor category (meets 7-8 variable), the category of the poor (9-10 meet variable), the category of very poor (11-14 meet variable), the central statistical office also set a target households targeted poverty alleviation programs in South Jakarta Administration City. According to central statistical office data, the overall in South Jakarta totaling 9608 consists of nearly poor 5,147, poor 2,576 and 1,885 very poor. Here is the data in 65 villages and 10 sub-district in South Jakarta

Table 4.2. Poor people in the District of South Jakarta. th 2012

NO	Area	CLASSIFICATION			Number
		Near Poor	Poor	Very poor	
1	Jagakarsa	582	161	80	823
2	Pasar Minggu	659	360	273	1.292
3	Cilandak	167	95	82	344
4	Pasanggrahan	274	155	135	564
5	Kebayoran Lama	357	239	274	870
6	Kebayoran Baru	184	157	140	481
7	Mampang Prapatan	512	388	278	1.178
8	Pancoran	127	90	91	308
9	Tebet	1.473	644	386	2.503
10	Setiabudi	300	135	79	514
	TOTAL	4.635	2.424	1.818	8.877

Source: Primary Data 2014

Based on the above Table 4.2 of total 10 districts and 65 sub-districts in South Jakarta, there are many poor people with a total of 8,877 poor households (34,208 souls) with poor classification almost as much as 4,635, as many as 2,424 poor, and very poor as many as 1,818. With a population of 2,062,232 people in South Jakarta, and there are 34,208 poor soul, then there is still a 3.84% (78 400 people) of the poor. From the picture above shows that the majority of poor households in the district are as many as 2,503

The informant description : Description of informant based on the informant's narrative about her life which is the entrance of researchers to uncover the meaning of poverty reduction strategies based on the saturation of data, number of informants as many as 10 people. Furthermore, according to research ethics, hence the name of the informant disguised. Here's a description of the ten informants regarding her journey.

Table 4.3. Data Informant

No	Name	Education	job / revenue	Address / Status of home
1	Samsyudin	SMA	pulses merchants/enough	Jl Poncol raya No 59 Jakarta selatan/ rent
2	Endang Sm	SMP	Traders food and drink/ enough	Rt 02 Rw 04 Ragunan Jakarta Selatan /sewa rent
3	Wasrul	SMP	Traders food and drink/ low	Rt 003 / RW 01 Kel. Menteng Dalam Jakarta/ rent
4	Muchtar,	SD	Traders food and drink/ low	Rt 08 RW 10 Kel Pasar Minggu Jakarta/rent
5	Apong	SMP	Traders food and drink/ enough	Rt 005 / RW 03 Kel. Lenteng agung:Jaksel/ rent
6	A Rahman	SMA	Amateur Photo handyman / low	Jalan Poncol Jaya Rt 011 Rw 04 No 66 Jaksel / rent
7	Komar	SMA	pulses merchants/enough	Rt 8 Rw 06 Cipadak Jakarta Selatan,/rent
8	UDarusala	SD	Traders food and drink/ low	Jl. Jati Raya Rt 08 /10 No. 46 LA Jaksel./ rent
9	Y.Nurhayati	SMP	Traders food and drink/ low	Gg H. Joko Rt 012 /01 No. 100 Jaksel/rent
10	Nurhayati,	SMEA	Traders food and drink/ enough	Rt 02/Rw 04 Ragunan Jakarta Selatan/ rent

Source: Primary data is processed, 2014

The results of in-depth interviews with 10 informants with through stages phenomenology approach by digging their experiences in utilizing the micro credit from the government, resulted in 10 themes. There is a theme that supports and there is a theme that inhibit. More details are presented in the following table:

Table 4.4. Meaning and Research Themes

Meaning	Theme	Description
Market orientation, future orientation and customer orientation	Marketing Management	theme Support
Creativity, innovation, business development	Entrepreneurship	theme Support
Trust	Responsibility	theme Support
Information and communication	Less Socialization	theme inhibitors
Fulfilling promises, strong determination, perseverance, and work effectiveness resilient	Commitment	theme Support
On time	Discipline	theme Support
Natural disasters..	Emergency	theme inhibitors
Consumption	Basic Needs	theme inhibitors
Less competitive and losses	Low Competitiveness	theme inhibitors
Resignation	Confidence	theme Support

Source: the results were analyzed 2014

To formulate poverty reduction strategies implemented in South Jakarta, the analysis of internal and external factors. The analysis refers to the results of the SWOT analysis through: Strategies of strength and opportunities (S + O); Strategies of weaknesses and opportunities (W + O); Strategy of the opportunities and threats (O + T); Strategies of force and threats (S + T)

Table 4.6. External and internal environmental analysis

	Strengths	Weakness
Internal Environmental	Entrepreneurship ; Marketing Management ; Responsibility ; Commitment ; Discipline ; Confidence	1. Low Competitiveness 2 Basic Needs
External Environmental		
Opportunity	Strategy S+O	Strategy W+O
1 The central government program 2 Local Government program on micro credit for poverty alleviation.	1. Develop entrepreneurship and marketing management of poor families in the use of micro-credit 2. Increase responsibility, commitment, discipline for poor households to the micro-credit program received 3. Increased public assistance recipients	To provide the necessary emergency needs to reproduce the types of credit products such as credit, education credits, credit health etc.
Treat	Strategy S+T	Strategy W+T
1 Less socialization 2 Implementation program is not running. 3. Emergency	1. Increase the dissemination and socialize poverty alleviation programs. 2. Improved monitoring and evaluation results of socialization	Fulfillment of basic needs by the government to address the emergency situation / floods.

Source: the results were analyzed 2014

In connection with these findings, it can be composed of the following proposition:

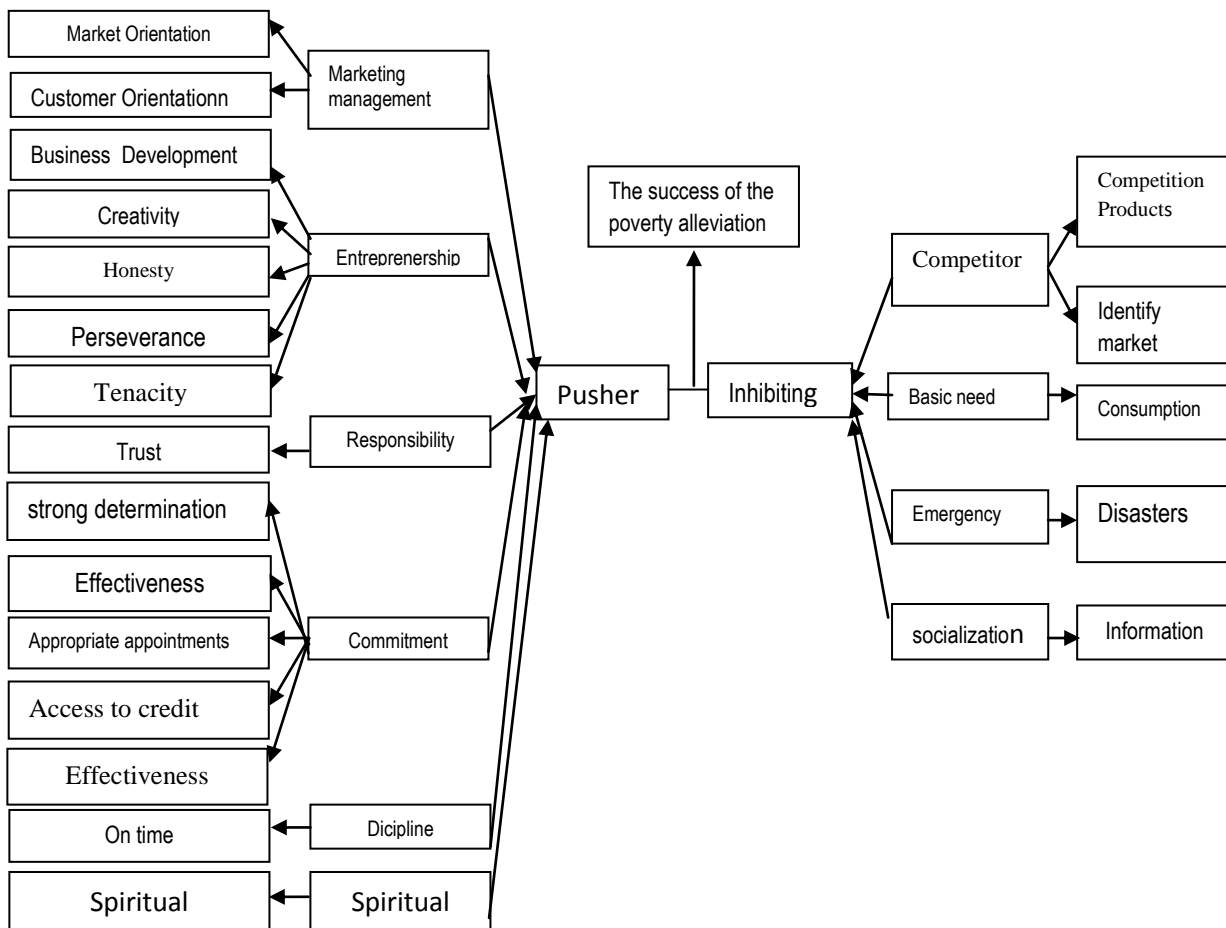
Proposition 1: Marketing Management prioritizing market orientation and customer orientation encourages a person to have an entrepreneurial spirit that is creative, honest, and able to develop the business, determined, tenacious in their work followed by a commitment to intelligent use of credit, to work effectively, prioritizing responsibilities with confidence and discipline with timeliness, accompanied by increased confidence in God that made it out of poverty.

Proposition 2: Emergencies caused by natural disasters (floods) and basic needs are not stable, especially consumption, in the presence of competitor products due to competition, failure / market identification and lack of socialization about the lack of information may hamper the lives of the poor to develop.

4.3. Development of Prototype Model poverty alleviation.

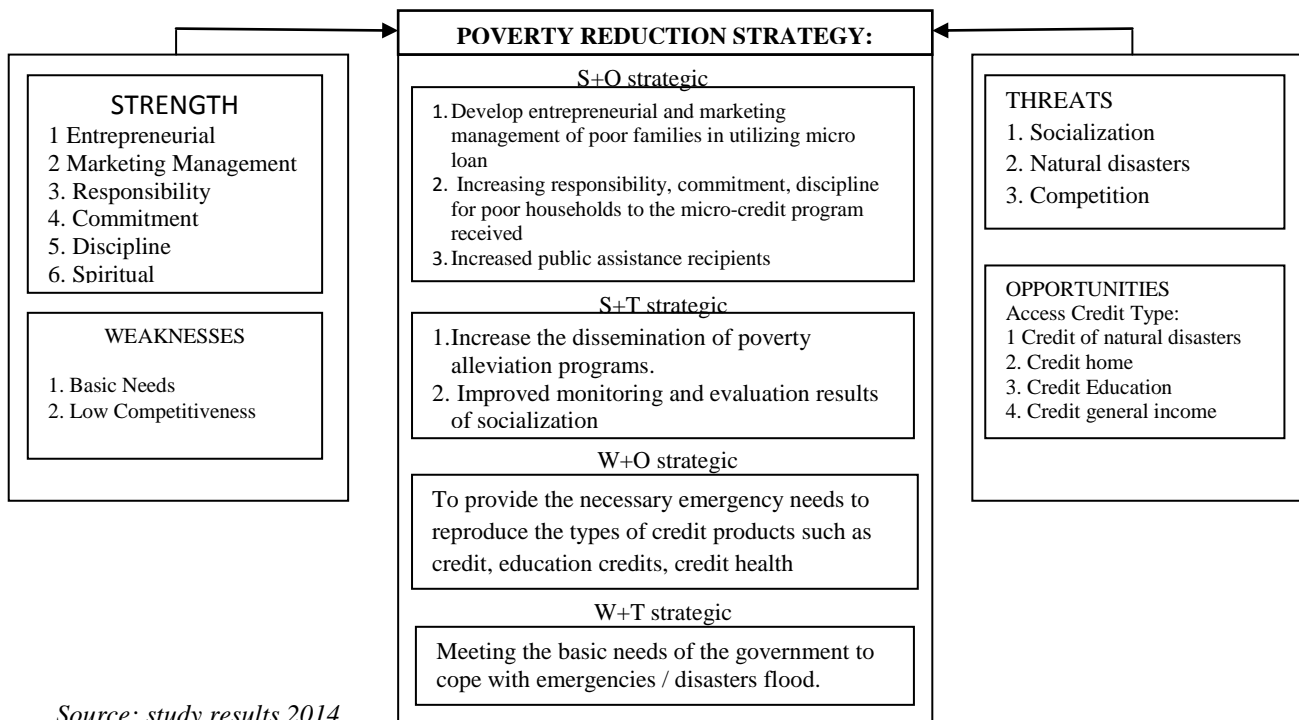
In this section are presented the development of a prototype model of poverty alleviation in southern Jakarta. To the success of poverty alleviation, there are two factors that influence the factors supporting and inhibiting factors.

Figure 4.1. Model of poverty alleviation in South Jakarta



Source: study results 2014

Figure 4.2. Prototype Strategy For Poverty Reduction



Source: study results 2014

V. CONCLUSION

Jakarta provincial government has provided micro-credit to the poor through Village Community Empowerment Program and Revolving Fund Management Urban Village Community Economic Empowerment Unit. The results showed that the effectiveness of poverty reduction is influenced by two factors: factors supporting and inhibiting factors. Factors supporting the produce marketing management theme that promotes market orientation, future orientation and customer orientation; entrepreneurship is characterized by creativity, innovation, and business development; responsibility is reflected confidence; promise commitment, determination, diligent, effective and resilient work; timely discipline; and beliefs. While the factors inhibiting the emergency due to natural disasters; basic needs that require consumption; as well as low competitiveness due to less competitive and low-losing venture.

REFERECE :

- [1]. Navajas, S. (2000), *Microcredit and the Poorest of the Poor: Theory and Evidence from Bolivia* World Development, Vol. 28 No. 2 pp333-346
- [2]. Hossain, Mahabub, (2002), Credit for allevation of Rural Poverty: The experience of Grameen Bank in Bangladesh Early Impact of Grameen : A Multy dimensional analysis: Outcome of a BIDS Research Study Grameen Trust pp 127-175
- [3]. Ahmad, 2002 Poverty Phenomenon". Media Information Ummah
- [4]. Brau James C and Woller Gary M.Woller (2004) Microfinance: A Comprehensive Review of the Existing Literature
- [5]. Lashley, Jonathan G. (2004). "Microfinance and Poverty Alleviation in the Caribbean: A Strategic Overview," *Journal of Microfinance*, 6(1), pp. 83-94.
- [6]. Hossain, Mahabub, (2002), Credit for allevation of Rural Poverty: The experience of Grameen Bank in Bangladesh Early Impact of Grameen : A Multy dimensional analysis: Outcome of a BIDS Research Study Grameen Trust pp 127-175
- [7]. Green, Christopher J., Kirkpatrick, Colin H. and Murinde, Victor (2006)"Finance for Small Enterprise Growth and Poverty Reduction in Developing Countries", *Journal of International Development*, 18(7), pp.1017-1030.
- [8]. Navajas, S. (2000), *Microcredit and the Poorest of the Poor: Theory and Evidence from Bolivia* World Development, Vol. 28 No. 2 pp333-346
- [9]. Mallick, Ross, 2002, Implementing and evaluation of microcredit in Bangladesh, *Development in Practice*12, 153-163
- [10]. Brau James C and Woller Gary M.Woller (2004) Microfinance: A Comprehensive Review of the Existing Literature
- [11]. Lashley, Jonathan G. (2004). "Microfinance and Poverty Alleviation in the Caribbean: A Strategic Overview," *Journal of Microfinance*, 6(1), pp. 83-94.
- [12]. Chowdhury, M.J.A., Ghosh D dan Wright, (2005) The Impact of Microcredit on Poverty: Evidence from Bangladesh. *Progress in Development Studies* 5.4 pp 298-309
- [13]. Planing and Program Jakarta Province Office, 2010 about Micro credit for poor community.
- [14]. Central Statistical Office Jakarta, 2011 about Poor in Jakarta.
- [15]. Suparlan, Parsudi (Ed), (1993), Poverty in Urban, Torch Foundation Indonesia, Jakarta Supriatna, Tjahya, 2000, Development Strategy and Poverty, Rineka Cipta, Jakarta
- [16]. Rudjito. (2003). Role of Microfinance Institutions Autonomous Region People's Economy Moves To Eradicate Poverty And Case Study: Bank Rakyat Indonesia. *People Economic Journal. Articles - Th. II - No. 1-March 2003*

- [17]. Remenyi, Joe and Quinones, Benjamin. (2000). *Microfinance and Poverty Alleviation: Case studies from Asia and the Pacific*. New York. 79. p. 131-134, 253-263.
- [18]. Yunus, Muhammad. November (2001). *The Grameen Bank*. Scientific American. 281(5) p.114-119
- [19]. Woller, Garry M, & Warner Woodworth, "Micro Credit and Third World Development Policy," *Policy Studies Journal*, 29 (2), 2001: 265-271.
- [20]. Kabeer, N. (2001), *Conflicts over Credit: Re-evaluating the Empowerment of Potential Loans to Women in Rural Bangladesh*," World Development, vol. 29 no.1 pp63-84
- [21]. Lashley, Jonathan G. (2004). "Microfinance and Poverty Alleviation in the Caribbean: A Strategic Overview," *Journal of Microfinance*, 6(1), pp. 83-94.
- [22]. Chowdhury, M.J.A., Ghosh D dan Wright, (2005) The Impact of Microcredit on Poverty: Evidence from Bangladesh. *Progress in Development Studies* 5.4 pp 298-309
- [23]. Zeller, M. (1993) *Credit policies for food security for the poor: Country case Madagascar*. Bagian 2 of the final report to GTZ. Washington, DC, USA: International Food Policy Research Institute (IFPRI)
- [24]. Ashari. 2006 Potential of Micro Finance Institutions (MFIs) in the Development of Rural Economy and Development Policy. *Journal of Agricultural Policy Analysis*, Volume 4 No. 2, June 2006: 146-164. Center Socio Economic and Agricultural Policy. Bogor
- [25]. Woller, Garry M, & Warner Woodworth, "Micro Credit and Third World Development Policy," *Policy Studies Journal*, 29 (2), 2001: 265-271.
- [26]. Kabeer, N. (2001), *Conflicts over Credit: Re-evaluating the Empowerment of Potential Loans to Women in Rural Bangladesh*," World Development, vol. 29 no.1 pp63-84
- [27]. Rajivan, Anuradha, "Credit and Women's Empowerment: A Case Study Of SML (SHARE Microfinance Ltd.)," *United Nations Development Program (UNDP)*
- [28]. Hunt, Juliet & Nalini Kasyanathan, (2001) "Pathway to Empowerment? Reflection on Microfinance and Transformation in Gender Relations in South East Asia," dalam *Gender and Development*, 9(1), 2001: 42-52
- [29]. Bhatt, Nitin, & Shui-Yan Tang, "Delivering Microfinance in Developing Countries: Controversies and Policy Perspectives," *Policy Studies Journal*, 29 (2), 2001: 121-129
- [30]. Mathis, Robert L. & John H, Jackson. (2006). *Human Resource Management: Manajemen Sumber Daya Manusia* Edisi ke-10. Edisi Bahasa Indonesia. Salemba Empat, Jakarta
- [31]. Cushway, B. (2002). *Manajemen Sumber Daya Manusia*. Elex Media Komputindo, Jakarta.
- [32]. Christy. R. and Wykin Dassie. (2000) *Entrepreneurship Centered Economic Development : An Analysis of African American Entrepreneurship in the Southern Black Belt*. TVA Rural Study Program / Contractor Paper 00 – 10
- [33]. Simamora, Henry, (2011). *Human Resource Management*. Third mold. Yogyakarta. YPPKN.
- [34]. Bogdan, R. C & Biklen, S. K. (2003). *Qualitative Research for Education: An introduction to Theories and Methods* (4th ed.). New York: Pearson Education group. (pp. 110-120).
- [35]. Moustakas, C. (1994). *Phenomenological research methods*. Thousand Oaks, CA: Sage.
- [36]. Creswell, J. W. (2007). *Qualitative inquiry and research design: Choosing among five approaches* (2nd ed.). Thousand Oaks, CA: SAGE
- [37]. Creswell, J. W. (2007). *Qualitative inquiry and research design: Choosing among five approaches* (2nd ed.). Thousand Oaks, CA: SAGE
- [38]. Burkholder, 2009 Returnning Conselor Education Doctoral Students: Issues of Retention and Perceived Experiences, A Disertation Proposal Submitted Ken State Univerity College and Graduate School of Education, Health and Human Services in Partial Fulfilment of Requirements for the Degree of Doctoral of Philosophy